

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
Stephen L. Sady, ) Case No. 18-70292-JAD  
Debtor )  
Chapter 13  
Related to Docs. #39, 41 and 46

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☒ Other: Plan payment deficiency

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated August 27, 2020

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor's Plan payments shall be changed from \$ 1,822.00 to \$2,052.00, effective August 2022; and/or the Plan term shall remain at 84 months. The Debtor advises that he misunderstood what the monthly plan payment was due to a mortgage payment change. The Debtor will now ensure he submits the correct monthly Chapter 13 Plan payment moving forward.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other:


**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 8th day of August, 2022

Dated: 8/8/2022

  
\_\_\_\_\_  
Jeffery A. Deller  
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth P. Seitz, Esquire  
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt, Esquire  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED  
8/8/22 10:34 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Stephen L Sady  
Debtor

Case No. 18-70292-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Aug 08, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2022:

Recip ID	Recipient Name and Address
db	+ Stephen L Sady, 114 Cemetery Street, Lilly, PA 15938-1201
14886144	Carrington Mortgage Services, LLC, P.O. Box 3730, Anaheim, CA 92806
14814164	#+ Leslee L. Sady, 114 Cemetery Street, Lilly, PA 15938-1201

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14859444	+ Email/Text: ECF@fayservicing.com	Aug 08 2022 23:47:00	Citibank, N.A., as trustee for CMLTI Asset Trust, c/o Fay Servicing, LLC, 3000 Kellway Dr., Suite 150, Carrollton, TX 75006-3357
14814163	Email/Text: ECF@fayservicing.com	Aug 08 2022 23:47:00	Fay Servicing, P.O. Box 809441, Chicago, IL 60680
14814165	Email/Text: camanagement@mtb.com	Aug 08 2022 23:47:00	M&T Bank, Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966
14868024	+ Email/Text: camanagement@mtb.com	Aug 08 2022 23:47:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST
cr		WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE F

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-7

User: auto

Page 2 of 2

Date Rcvd: Aug 08, 2022

Form ID: pdf900

Total Noticed: 7

Date: Aug 10, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor CITIBANK N.A., AS TRUSTEE FOR CMLTI ASSET TRUST bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor CITIBANK N.A., AS TRUSTEE FOR CMLTI ASSET TRUST pawb@fedphe.com
Kenneth P. Seitz	on behalf of Debtor Stephen L Sady thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor CITIBANK N.A., AS TRUSTEE FOR CMLTI ASSET TRUST pawb@fedphe.com

TOTAL: 6